

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Case No. 22-41034

Chapter 13

Quinton Jamahl Duruji  
Davina Monique Duruji

Debtor(s).

**ORDER AVOIDING JUDGMENT LIENS**

The above entitled matter came before the court on the Debtors' motion for an order avoiding judgment liens pursuant to 11 U.S.C. § 522(f)(1)(A) [Doc 28]. 11 U.S.C. § 349(b)(1)(B) provides, in part, that unless otherwise ordered, a dismissal of a case other than under 11 U.S.C. § 742, reinstates any transfer avoided under 11 U.S.C. § 522. Based on the record,

**IT IS ORDERED:**

1. The judgment lien in the amount of \$3,540.00 in favor of Custom Marble and Granite, in Kandiyohi County Civil Court, Case No. 34-CV-18-512 is avoided as against the Debtors' homestead located at 1373 45th Ave SW, Willmar, in Kandiyohi County, Minnesota.
2. The judgment lien in the amount of \$272,017.95 in favor of Platinum Supplemental Insurance, Inc., in Kandiyohi County Civil Court, Case No. 34-CV-20-273 is avoided as against the Debtors' homestead located at 1373 45th Ave SW, Willmar, in Kandiyohi County, Minnesota.
3. The judgment lien in the amount of \$1,699.44 in favor of LVNV Funding LLC, in Kandiyohi County Civil Court, Case No. 34-CV-20-365 is avoided as against the Debtors' homestead located at 1373 45th Ave SW, Willmar, in Kandiyohi County, Minnesota.
4. The judgment lien in the amount of \$3,267.53 in favor of LVNV Funding LLC, in Kandiyohi County Civil Court, Case No. 34-CV-21-118 is avoided as against the Debtors' homestead located at 1373 45th Ave SW, Willmar, in Kandiyohi County, Minnesota.
5. The judgment lien in the amount of \$2,884.00 in favor of Floor to Ceiling Store, in Kandiyohi County Civil Court, Case No. 34-CV-22-105 is avoided as against the Debtors' homestead located at 1373 45th Ave SW, Willmar, in Kandiyohi County, Minnesota.

Dated: *December 8, 2022*

/s/ Katherine A. Constantine

United States Bankruptcy Judge

In re:  
Quinton Jamahl Duruji  
Davina Monique Duruji  
Debtors

Case No. 22-41034-KAC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0864-4  
Date Rcvd: Dec 08, 2022

User: admin  
Form ID: pdf111

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Quinton Jamahl Duruji, Davina Monique Duruji, 1373 45th Ave SW., Willmar, MN 56201-9668 Custom Marble and Granite, Attn: Bradley Haag, 50735 County Road 16, Grove City, MN 56243
	+ Floor to Ceiling Store, Attn: President/CEO/Managing Partner, 224 St. Andrews Drive, Mankato, MN 56001-8584
	+ Floor to Ceiling Store, Attn: President/CEO/Managing Partner, 26 1st Ave N, Waite Park, MN 56387-1213
	+ LVNV Funding, c/o Resurgent Capital, Corporation Service Company, 2345 Rice Street, Suite 230, Roseville, MN 55113-3769
intp	+ PSB Credit Services, Inc., PO Box 38, Prinsburg, MN 56281-0038
	+ Platinum Supplemental Insurance, Inc., Attn: President/CEO/Managing Partner, The Platinum Building, 137 Main Street, Dubuque, IA 52001-7677
intp	+ United States Small Business Administration, Attn: Erin M. Secord, 600 U.S. Courthouse, 300 So. 4th Street, Minneapolis, MN 55415 UNITED STATES 55415-1320

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2022 21:15:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PRINSBANK

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

District/off: 0864-4

User: admin

Page 2 of 2

Date Rcvd: Dec 08, 2022

Form ID: pdf111

Total Noticed: 9

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Daniel Remington	on behalf of Interested Party PSB Credit Services Inc. dan.remington@lathropgpm.com
Danielle Lin	on behalf of Debtor 2 Davina Monique Duruji tim@lifebacklaw.com daniellel@lifebacklaw.com
Danielle Lin	on behalf of Debtor 1 Quinton Jamahl Duruji tim@lifebacklaw.com daniellel@lifebacklaw.com
Doraine A. Larison	on behalf of Creditor PRINSBANK doraine.larison@gpmlaw.com emily.legatt@lathropgpm.com
Doraine A. Larison	on behalf of Interested Party PSB Credit Services Inc. doraine.larison@gpmlaw.com, emily.legatt@lathropgpm.com
Erin M. Secord	on behalf of Interested Party United States of America Internal Revenue Service erin.secord@usdoj.gov, catherine.merle@usdoj.gov; darcie.boschee@usdoj.gov; Caseview.ECF@usdoj.gov; usamn.ecfbankruptcy@usdoj.gov; barbara.wilson@usdoj.gov
Erin M. Secord	on behalf of Interested Party United States Small Business Administration erin.secord@usdoj.gov, catherine.merle@usdoj.gov; darcie.boschee@usdoj.gov; Caseview.ECF@usdoj.gov; usamn.ecfbankruptcy@usdoj.gov; barbara.wilson@usdoj.gov
Jeffrey A. Peterson	on behalf of Interested Party PSB Credit Services Inc. jeffrey.peterson@lathropgpm.com, emily.legatt@lathropgpm.com
Kyle Carlson	info@carlsonch13mn.com barnesville13@ecf.epiqsystems.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
United States of America, Internal Revenue Service	erin.secord@usdoj.gov

TOTAL: 11